

SILVER STREAK



CONNECTING AND INFORMING TCU'S SILVER FROGS

Put On Your Silver Sneakers: University Recreation Center Has It All! by Linda Eastwick

If you're a Silver Frog, you already know how beneficial membership is. But did you know that you can use the University Recreation Center on campus at a discount? Read on for details from the TCU Campus Recreation Team.

Silver Streak: We understand that the Recreation Center is available at a discounted rate to TCU Silver Frogs members. Please tell us what the 2018 rate is.

TCU Campus Recreation: The Silver Frog membership rate is \$50/month for primary and \$50 for spouse. Annual memberships are not available since Silver Frog memberships are offered by semester.

SS: What services come with that rate?

TCR: Membership includes full use of the facility. This includes swimming pools, locker room, sauna, cardio deck, indoor track, weight room, and climbing wall. Programs are available at an additional cost, including but not limited to, personal training, locker rentals, swim lessons, group exercise classes, and massage. Weight room staff is able to assist with how to use any equipment.

SS: How does the personal training work?

TCR: We offer both individual and partner training (2-3 partners). Prices start at \$140/\$200 for 4 sessions. For more information about personal training, [click here](#).

SS: Are there other people like us using the facilities, or is it mainly the younger crowd?

TCR: Yes, you'll find plenty of people beyond college-age. We have a few hundred community and alumni members in addition to 1200 faculty/staff memberships.

SS: What hours is the Rec Center available?

TCR: This semester (now through May 12) the hours are Mon-Thurs, 6:00am-Midnight; Friday, 6:00am-10:00pm, and Sat-Sun, 9:00am-10:00pm.

Hours vary during TCU class breaks (schedule [here](#)). Also note that there may be supervised child members or guests in the facility during the times you access it (policies [here](#)).

SS: What kinds of clothes should we wear?

TCR: Appropriate attire is required in all areas of the University Recreation Center. This includes:

- Tops and pants/shorts or swimsuit cover-ups must be worn in the facility with the exception of aquatic areas, informal basketball games and the sand volleyball courts.



- Footwear is required in the facility. Non-marking closed-toe athletic shoes are required in gymnasiums, multi-purpose rooms, weight room, track and racquetball courts. Climbing shoes are required and provided at the Climbing Wall.
- Swimwear is appropriate in aquatic areas.
- Protective eyewear is strongly recommended in the racquetball courts.

SS: Finally, where is the Rec Center located, where do we park, and how do we gain entrance?

TCR: The University Recreation Center is located at 3005 Stadium Drive. Parking is available at both the Admission lot (Bellaire/Stadium Drive) and Tom Brown/Pete Wright visitor parking (Bellaire). We will provide you with a parking hang tag for these 2 lots (map [here](#)).

You will use your TCU Silver Frog ID card for entry; we will activate Rec Center access when you purchase your membership.

If you have other specific questions about using the Rec Center, contact Dora Aguilera, Administrative Assistant, at d.aguilera@tcu.edu or (817) 257-7529. More info can be found online at <https://campusrec.tcu.edu/>.

Thanks to the awesome team at the Recreation Center for providing us all of the details about this great Silver Frog perk!





January Meet & Greet Kicks off Spring '18 by Sharon Harrelson

On January 9, new and returning Silver Frogs gathered at the Union Ballroom to pick up their Spring '18 packets, meet other members, and share a light breakfast. Vice President Nancy Box and TCU Liaison Julie Lovett spoke, welcoming everyone and sharing pertinent information. Members had an opportunity to sign up for committees and special interest groups as well.



Luncheon Lecture: Quentin McGown by Sharon Harrelson

On February 9, Silver Frogs were treated to a delicious lunch, followed by a fascinating lecture entitled "Fort Worth—How Our Past Shapes Our Future" by local historian Quentin McGown. Elaine Klos introduced him with a lengthy resume of impressive credentials, including that he is a 6th-generation Texan himself.



President Randy Smith and featured speaker, Fort Worth Historian Quentin McGown



TCU Liaison Julie Lovett and member JR Price with the new Silver Frogs hat and shirt

Starting with why Fort Worth is located where it is (geography), the improbable story of how the fort got its name (General Wm. Jenkins Worth opposed building the fort here), and vintage maps showing the growth of the area, McGown led us through the highlights of how our city came to be. He emphasized the city's spirit of "pulling together" during difficult times throughout his presentation, noting that while the old west had a reputation for rugged individualism, a lot of those rugged individuals died on the trail. All along, it has been community spirit and teamwork that made progress happen.

Cattle drives, Panther City, the Tarantula train, Hell's Half Acre, the railroad, Texas Spring Palace, meat packing, Lake Worth, educational institutions (including TCU), oil money, philanthropy and a liberal sprinkling of catastrophic fires and floods came together as a lively snapshot of Fort Worth's past. It's important to honor that history and keep the character of Cowtown intact as we plan for the future.



Luncheon Lecture Committee greeters Ann Shelton, Pat Chisholm and Sian Borne welcomed Silver Frogs to the event

Next Luncheon Lecture: March 9 [Register here!](#)

Speaker: Joe Shannon

Topic: State v Cullen Davis: A 40-Year Saga

Thank you, LL Committee, for our great lineup this semester!



The Silver Frogs Advisory Board: Who We Are and What We Do

By Randy Smith

In the December issue I shared an article “On Being an Instructor” where I pointed out the importance of an active core of volunteers serving as instructors. The overall success of the Silver Frogs program is dependent upon the variety and quality of the courses we offer. However, instructors are just part of maintaining our program. In this issue, I will explain the duties of our advisory board.

The Silver Frogs Lifelong Learning Institute is a unit of the TCU Office of Extended Education which has overall responsibility for our program; however, the Extended Ed office is not expected to do everything required in managing our courses and other activities. The majority of this work is done by our volunteer members, and that effort is overseen by the advisory board.

The advisory board is tasked with setting our Silver Frog operating policies and procedures in keeping with TCU’s policies. With input from the various committees, the board: determines our membership limit each semester; approves the selection of courses as well as the class and activities schedules; and ensures each committee is operating effectively. The president is responsible for appointing all committee chairs, who in turn recruit their committee members.

The board is made up of volunteer Silver Frog members. There are nine voting members plus several non-voting members (the current committee chairs and the immediate past president). The Extended Education Associate Director, Julie Lovett, serves as the TCU liaison to the board. The liaison is a non-voting member, but as the university’s representative, has veto authority over board actions.

Voting members are elected to two-year terms. Each year, board positions are up for election (this year we will induct three new members). No board member can serve more than four consecutive years. At the May meeting the president-elect assumes the office of president. The board then elects the next president-elect/vice-president from its membership. The president-elect serves one year as vice president, then one year as president.

The ad hoc nominating committee, chaired this year by Linda Tindall, presents potential new board members to the full advisory board. The nominating committee attempts to present at least two candidates for each open position, so we’ll be looking for at least six nominees. Any Silver Frog who has completed at least one semester as a member may be nominated during the selection period, which is announced by e-mail. The voting members then elect the

new members at their April meeting. The details of board elections and functions are available online in the [Silver Frogs Operating Guidelines](#).

Advisory board members do not receive any special privileges for their service. They are bound by the same course/lecture limit and pay the same fees for membership and activities as the overall membership. However, board members—like all Silver Frogs volunteers—get the satisfaction and fellowship of serving with other highly motivated men and women.

Current advisory board members are: Randy Smith, president; Nancy Box, vice president/president-elect; Fluffy Jones, secretary; Nancy Caudill; Sharon Harrelson; John Nugent; Kay Phillips; Nancy Rowe; and Linda Tindall.



GREAT TOPICS NEED INSTRUCTORS

by Mike Strange

Silver Frog members keep telling us they would be interested in teaching a class (or classes), but don’t know what topic to talk about. If this sounds familiar, we have suggestions. First, talk about your interests, hobbies, passions, or experiences. If this still doesn’t open up a great class or course, we have another suggestion: [check out the requested topics list on the Silver Frogs website](#). There you will find over fifty topics that your fellow Silver Frogs said they would like to know more about. This list was compiled from the Fall 2017 Satisfaction Surveys. There are a lot of great topics there, just waiting for someone to grab them.

Requests for Proposals for Fall 2018 are open NOW. We always need new instructors and new topics. You can do it!! Claim your favorite topic before someone else does by filling out [the online proposal form](#) and submitting it **by the March 19 deadline**.





Upcoming Special Events by Lisa Winter

Hello from the Special Events chairperson!

Next up, a field trip to the Perot Museum of Nature and Science on February 21. **SOLD OUT!**

Saturday, February 24th at 5 pm, TCU Women's Basketball versus Baylor. **SOLD OUT!**

HOLD the DATE: April 27 at 1 pm, TCU campus walking tour, led by TCU Admissions student volunteers.

HOLD this DATE too: May 8 at 6 pm, end-of-semester dinner at Joe T Garcia's.

You can always find the latest list of upcoming activities on the [Silver Frogs website](#). You'll receive an email when registration opens for these events as well. 

Special Interest Groups (SIGs) Are Really Taking Off!

by Nancy Box

SIGs are another fun benefit of Silver Frog membership. Special Interest Groups provide a way for Silver Frogs with a common interest to get together; they meet and/or schedule activities according to what the group members decide.

The following are our current Special Interest Groups (SIGs). [Find more detailed descriptions here](#). Click on any contact to send them an email; if you'd like to start another group, simply [submit a SIG proposal using our online form](#).



Art of Fort Worth Contact: [Ann Heinz](#)

Discover Ft. Worth's unique and fascinating art scene. View the art in our area by visiting galleries, studios, special events and museums with fellow Silver Frogs.



German Conversation

Contact: [Helga Gerlinger](#)

Members have the opportunity to enhance their working knowledge of German, brush up on grammar, add new vocabulary and join in discussions of current events and other topics of interest.



NEW! Classic Canasta

Contact: [Virginia Dias](#)

Focuses on playing Classic Canasta which provides many hours of fun and the opportunity to make new friends.



NEW! Men's Breakfast Group

Contacts: [Gary Harrell](#) and [Jim Box](#)

A men's monthly breakfast group meeting with the goal of fostering friendships, networking and exploring common interests in a relaxed atmosphere.



Discussion of Current Societal Issues

Contacts: [Larry and Elaine Klos](#)

Explore societal issues chosen by the members. The group will have succeeded when members can "agree to disagree" with respect to others' viewpoints.



NEW! Silver Frogs Fly Fishers

Contact: [Ken Bowers](#)

Interested beginners and experienced fly fishers are welcome. We will explore local waters, learn more about casting, etymology, reading water, knots, equipment, fly tying and fly selection.



Fort Worth Square Dancing

Contacts: [Penney and Russell Andrew](#)

Square dancing is a way to have fun, make friends, and is a great form of mental and physical exercise. Learn how you can participate in this rewarding activity. Couples and individuals are all welcome.



NEW! Women & Wine

Contact: [Sian Borne](#)

An opportunity for networking with other Silver Frog women who enjoy wine, plus possibly arranging for more formal tastings/trips at local wineries around the area. 



Here's to Staying Healthy and Active by Sharon Harrelson

When my little town of Kennedale installed new roundabouts at several key intersections, the one nearest our high school was themed to inspire continual learning. On it is a famous quote from Mahatma Gandhi: **“Live as if you were to die tomorrow; learn as if you were to live forever.”** It's a perfect reminder of what lifelong learners have figured out (and what those high schoolers would do well to internalize).

Occasions for lifelong learning can be found all around us, and the unique opportunity provided by Silver Frogs is special and a Fort Worth treasure. The life experience and combined knowledge of both the instructor and students in just a single Silver Frogs class can't be matched—and with 100 or so distinct reasons each semester for members to get together, the chances to learn something new are mind-boggling!

So, if there's one thing Silver Frogs can agree on, it's the value of lifelong learning to both our minds and social lives. For this issue of Silver Streak, we asked members to share other ways they stay healthy and active, and the next few pages highlight their responses.

Nancy Kinser

What she does: Yoga class!

Originally inspired by: A desire to try it, and happily I found the perfect class and teacher

How long: 13 years

Anne Carlson

What she does: I am doing a body-strengthening workout once a week that requires only 30 minutes, using reverse resistant training to tone and build strength. The studio is called Optimal Force Fitness, and it uses ARX equipment that keeps track of your workouts and graphs your progress from week to week.

Originally inspired by: A friend, who invited me for a free demo

How long: 9 months

More about Anne: I have two beautiful and fun miniature Schnauzers, Quiggy and Gordy. Silver Frogs has been the most fun and rewarding activity I have undertaken since I have retired. I am making new friends, learning some wonderful topics and having a great time.

Roland Vogel

What he does: YMCA exercise class, including yoga; preparing weekly breakfast and conducting class for fellow seniors; Wii bowling.

Originally inspired by: Former girlfriend, fellow church members

How long: "Y" & yoga 6 months, and the rest for years

Judy Smith

What she does: Daily stretching & core exercises are a part of my life and I do them every day. I also walk 10000 or more steps daily.

Originally inspired by: I have been exercising since the 90's & just decided to do it all by myself. I like the feeling of accomplishment.

How long: Since 1991

More about Judy: Originally from San Diego, I have a 9-year-old Dachshund named Hugo, as well as two grown daughters living in Texas and a granddaughter who is nearly 8.

Ann Shelton

What she does: Yin Yoga has taught me how various ways of breathing can affect your mind and body. Other yoga practices help with balance as well as physical and mental healing.

Originally inspired by: Groupon for a new studio

How long: 5 years

Terry Marquardt

What she does: Golf lessons, fitness and yoga classes, weekly Weight Watchers meetings, and lifelong learning.

Originally inspired by: Watching others enjoy golf and exercise classes, plus one good friend who pushed me to try Weight Watchers for healthy eating habits. I do it for overall fitness and health, and the sense of progress when I improve.

How long: Since I retired in 2009, and sporadically before that.



(Healthy and Active stories, continued from page 5)

Laura Adcock

What she does: I love taking the yoga group exercise classes at "the rec" (TCU's Recreation Center). I strive for 3 sessions per week (MWF at 12:15 for 45 minutes). Each of these classes has a different instructor, and each instructor varies each session. The best part for beginners is the assurance that each participant's practice is one's own and one can always assume a resting pose, as needed. Basic yoga poses are introduced with advancing options for those who wish to deepen a stretch. Balance poses are the most challenging for me. The classes remind me to work on my balance and provide fellowship, along with building my strength and flexibility. Although most of my classmates are female, a brave male or two has/have joined us! TCU students make up most of the class, but there are also older participants. It gives me a sense of satisfaction that while the students are a smallish percentage of my age, I estimate I can do much more than that same percentage of each class' activities—well, if we're not counting balance! But I DO plan to keep working on it.

Originally inspired by: A senior health assessment study by TCU's Kinesiology Department

How long: 4-5 years

More about Laura: Gina is my sweet, shy 11-year old Sheltie. Until she was six, Gina was a breeder's dog, so she is often admired for her beauty when we take our twice-a-day walks.

Roger Norman

What he does: Bible study and biblical application in daily life. The "manufacturer's manual" has all we need for navigating life.

Originally inspired by: Jesus

How long: 40 years

More about Roger: I stretch each day, walk and ride my bike up and down a high hill, do my own yard work, fish and golf, all of which is good exercise for folks our age. I enjoy taking on new challenges, subjects and activities, including being a Silver Frogs instructor.

Linda Eastwick

What she does: I visit the gym with a gym buddy. I love the accountability factor, and because she's 20+ years younger than I am, it's fun to hear her point of view while we're on the treadmill (and to share our victories with each other!). Even when I don't feel like going, I ALWAYS feel better afterwards—in all ways!

Originally inspired by: The scales. And the fact that I was having difficulty lifting my grandchildren.

How long: Just over a year. My grandbabies are beautiful, but getting taller and heavier. I'll never be able to stop lifting weights!

Betsy McDaniel

What she does: Lots of things make me happy! Exercise is just one of those things...I do all the traditional things like exercise classes, using a treadmill, and regularly walking with a buddy but my absolute favorite is hula hooping. I begin most of my days hula hooping from 4-8 minutes to a Led Zeppelin medley performed by my very talented grandson (that kid can play a guitar!). Sometimes I supplement with other numbers but always use Charlie's music. Of course I still attend exercise classes, use the treadmill and walk with my friend but hula hooping is a great way to start my day!

Originally inspired by: I enrolled in a Hula Hoop class at the Y and fell in love with it! It was an all-body workout class but I thought the best part was the hula hooping we did at the beginning, middle and end of class. Long story short the class was discontinued last fall but the instructor sold me one of the exercise hoops (weighted, 2 pounds) and I've been hula hooping ever since!

How long: About 2 years

More about Betsy: Originally from Stonewall, LA, I've been in Fort Worth for over 30 years. I'm a retired educator with two children, two children-in-law, and five grandchildren, plus the king of the household, Charlie Dog.



“ HOW OLD WOULD YOU BE IF YOU DIDN'T KNOW HOW OLD YOU WERE? ”

— SACHEL PAIGE



Gardening for Fitness by Nancy Ranc

With the daylight hours getting slowly longer and the promise of warmer weather around the corner, I am anxious to get outside to dig in the soil. There are so many garden chores that can be accomplished early in the year. Many of these are actually good physical exercise and wonderful for emotional health.



However, before spending time and money on soil amendments or new plantings, gardening experts recommend doing a soil test every three years. While there isn't much physical benefit from soil testing, it can prevent disappointment and wasted resources from trying to cultivate the wrong plants for your soil. Information on soil testing is available from Texas A&M at SoilTesting.TAMU.edu.

For a great upper-body workout, now is the time to prune crape myrtle. Roses should be pruned around Valentine's Day unless they are ramblers or large-flowering climbers. Ramblers have clusters of flowers on 1-year-old canes. Prune ramblers after flowering. Climbing roses should be pruned in autumn before cold weather sets in. February is also the time to transplant plants to different parts of the garden. Digging a hole large enough to accommodate the root ball on a transplant can be plenty of exercise.

This is the perfect time to dig new flower and vegetable beds. You can begin adding organic matter to the beds. Addition of organic matter will improve any garden soil and is a great workout for the gardener.



Of course digging in newly enriched soil always makes me want to buy plants, but it is a waste of money this early. Our average last freeze date is March 18-20, but can be as late as mid-April.

To satisfy my need to plant, I start some seeds indoors. Vegetables, flowers, and herbs can be started indoors. Be sure to follow the planting schedule on seed packets for the best results. Grow lights are inexpensive and will help new seeds get started.

February can be too cold to be out in the garden. For me, February is a time to plan for the new plants I want to add to the garden. I prefer to use native and adapted plants to conserve water and encourage pollinators. There are over 200 beautiful native and adaptive plants in the searchable plant database at WaterUniversity.TAMU.edu.

No matter the size of the garden, from patio to larger, gardening brings me close to nature and nourishes both my body and mind.



Sneak Preview!

Do you love springtime?
Is gardening your passion?

Then you'll love Silver Streak's
April issue, dedicated to all things
green and growing!

We're planting the seed
now, so you've got
plenty of time to
sprout an idea
for a newsletter
contribution.

Deadline: **March 23**



FEBRUARY: BLOOMING ROSEMARY

What Are You Growing?
Tell us about it [here](#), or simply snap a photo
and [email it to us](#) along with a brief caption
(and your name) for the April issue — you
could win a prize for sharing!



Books...The Gateway to Health by Shari Barnes

How do I need to improve? Let me count the ways! Staying active and healthy is a constant battle, and that struggle includes emotional, intellectual, spiritual, social, and physical aspects of life. And it doesn't get easier with age. Reading is an excellent way to achieve a healthy lifestyle. This isn't a passive activity; books can help us reach health goals. How?

Emotional health includes moments of sheer joy. Whether you're reading on the exercise bike or curled in your favorite armchair by the fireplace, books can connect to your happy side.

Recommendation: Try **The President's Hat** by Antoine Laurain for a whimsical read through magical Paris. The smile will boost your endorphins.

Spiritual health can be elusive, but you might start with the reality that all of us are addicted. Whether it's food, work, sex, the computer, or something deadlier, we do have obsessions. Your spiritual life will be enhanced by a grip on those addictions.

Recommendation: **Addiction and Grace** by Gerald G. May, M.D. will lead you to an understanding about your doomed attempts to assert control over your whole life. This is a hopeful guide to a place of freedom.

Intellectual health is a natural component of the reader's life. Change your typical genre and read something from another century. If you're used to finding a dead body on the first page, try a slower pace. 19th-century literature will elevate your IQ.

Recommendation: Try Wilkie Collins' **The Woman in White**. This mystery thriller has enthralled audiences since it became an instant success in 1860. Transport yourself to another time and place.

Social health will lengthen your life. Studies show that it is at least as important as diet and exercise.

Recommendation: Join a book club, class or group. New friends and ideas will enrich your life and challenge old ways of thinking.

Physical health is typically where we start when we make resolutions to improve. If your body is fit, it's easier to incorporate the emotional, spiritual, intellectual, and social activities so important to a longer, better life.

Recommendation: Visit your local library and check out two or three audio books that will pave the road to physical health. **Strength Training: Ultimate Beginners Guide** (Abraham Wilson) is just one of many books that will get you started on a better path.

And, when you tire of reading and listening, just pull out your books and use them as weights!

Reading material has multiple uses.



What Are You Reading?



Two non-fiction books — **The Saboteur: The Aristocrat Who Became France's Most Daring Anti-Nazi Commando**, by Paul Kix and **Sons and Soldiers: The Untold Story of the Jews Who Escaped the Nazis and Returned with the U.S. Army to Fight Hitler** by Bruce Henderson.

— Kakai Bowers

Can there be enough love in this world? What is love is a question answered by the book **Lovability: Knowing How to Love and Be Loved** by Robert Holden, PhD.

— Roland Vogel

I am reading **The Turner House** by Angela Flournoy.

— Emily Harrell

I am currently reading **House of Spies** by Daniel Silva and will be starting **Girls of Riyadh** by Rajaa Alsanea for my next book club read. I also have two on the best-seller list to tackle: **The Woman in the Window** by AJ Finn and **The Wife between Us** by Greer Hendricks and Sara Pekkanen.

— Sian Borne

David McCullough's **The Greater Journey: Americans in Paris** is set in nineteenth century Paris when American artists and medical students journeyed to the City of Lights to study in the best schools of the era. It contains interesting behind-the-scenes views of Elizabeth Blackwell, James Fenimore Cooper, and Samuel Morse among others, while chronicling European social mores and political unrest.

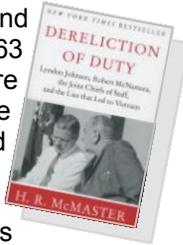
— Linda Eastwick

What are you reading? [Share it with us for the April issue here.](#)



1960s History Read by Randy Smith

Dereliction of Duty is a well-researched and well-written summary of the period from 1963 through 1965 as the US got more and more involved in the Vietnam war. Whether we served in the military ourselves, had a friend or family member who served, or protested the US involvement, this was “our generation’s war.” This book details how the US was misled by President Johnson’s and Secretary of Defense McNamara’s lies to the American citizens as they dug us deeper and deeper into a conflict they knew we could not win. General H.R. McMaster (current National Security Advisor), who holds a Ph.D. in history, researched newly released documents to write this book.



NEW FEATURE!

Heard It In Class: BLOVIATE

Verb meaning “to speak or write verbosely and windily”

Originated in the 1850’s and later associated with

President Warren G Harding; still very useful today!

Thank you, Dr. Flowers (who doesn’t bloviate, incidentally) for bringing this underused word to our attention. [Share your favorite “new” word here!](#)

NEW FEATURE!

What Are You Watching?

Recently four other seniors and I saw ***The Post***, featuring Streep & Hanks. We caught it at a matinee in SW Fort Worth at the Hulen Movie Tavern. Really enjoyed the movie, the matinee pricing, and a glass of red wine (with water on the side) with my popcorn!

— Laura Adcock

I am watching the series ***Grace and Frankie***. Jane Fonda plays Grace and Lily Tomlin plays Frankie. They are unwittingly best friends. Their “exes” are played by Martin Sheen (Grace) and Sam Waterston (Frankie). So the cast is great. The actors who play their children are fabulous too. It is in its fourth season on Netflix. It is worthwhile to binge watch to catch up. You will love it. The topics are very applicable to our age group and also very funny.

— Lisa Winter

Because of its 75th anniversary, I recently re-watched ***Casablanca***. In fact, I watched most of it twice because my husband decided to watch it at a different time! I’d forgotten just how beautiful the photography and story is. My 50th-anniversary edition VHS tape still works.

— Sharon Harrelson

What are you watching? [Share it with us for the April issue here.](#)

Tax Cuts & Jobs Act of 2017 by Richard Ranc

Take a moment to review some pertinent portions of the tax reform act (“Tax Cuts and Jobs Act of 2017”) and how these changes may impact your 2018 tax planning.

In particular, pay attention to the new individual and family deduction and compare this deduction, if you itemized, to your past itemized expenses. If your itemization is greater than \$12,000 as a single taxpayer or \$24,000 in a joint return then you will probably want to continue to itemize your deductions. Interest deduction on mortgages will be limited to that incurred on \$750,000 of mortgage debt and a cap of \$10,000 on state and local taxes (SALT) expenses.

If you are required to make withdrawals from retirement plans you will probably have greater withdrawals than the prior year assuming your account grew in 2017 and you are a year older. Making contributions to charities may still be done directly to the charitable organization from your IRA with this contribution counted as part of your mandatory distribution. If this withdrawal is excess to your needs you might consider investing the excess in a tax-exempt bond fund to offset the tax implications of the withdrawal.

Existing cash value life insurance policies may generally accept additional contributions that will grow tax-free and ultimately be distributed income tax free. Depending on circumstances, conversion from regular IRA to a Roth IRA may be an option to consider. Your accountant and/or your financial planner will be a source for additional information on Roth conversions.

Beware—home equity loan interest will not be deductible in 2018. Prior to 2018, interest paid on home equity loans or lines of credit secured by a principal residence were generally tax-deductible. New regulations remove this deduction and the treatment of interest on loans made prior to 2018 are not grandfathered.

In some cases middle- and upper-income taxpayers may find that their taxes will increase, triggering an adjustment to either withholding or changes to estimated tax payments. With the changes noted you may want to rework estimated tax calculations and/or review withholding worksheets to avoid under- or overpayment of taxes.

Tax bills, many times, have a number of “unintended” consequences. To be safe, consult your financial planner or accountant to determine how or if these tax law changes impact your particular circumstances.



What's New in the Treatment of High Blood Pressure

by John Nugent, MD

Last November, the American College of Cardiology, the American Heart Association, and several other national medical organizations issued new diagnostic and therapeutic guidelines for defining high blood pressure and its treatment. What's changed, and why is it important for mature adults?

In general, the thresholds for the diagnosis and treatment of hypertension were lowered and made somewhat more stringent. The primary concerns associated with prolonged blood pressure elevation are the increasing risk of renal failure, heart attack, stroke, and dementia. After age 40, the risk for heart disease and stroke doubles with every 20 points of systolic pressure (the "top" number) and every 10 points of diastolic pressure (the "bottom" number).

As a result, the diagnosis of **prehypertension** was eliminated and replaced by a new category of **elevated blood pressure** with a systolic pressure of 120-129 mm Hg but a normal diastolic pressure <80 mm Hg. Both stages 1 and 2 hypertension were also changed to include elevations of either systolic or diastolic pressures. Hypertension is now considered any persistently elevated BP above 130/90 mm Hg. Normal blood pressure remains 120/80 mm Hg or less and the optimal blood pressure therapeutic goal is 130/80 mm Hg or less.

As a result of these new guidelines, more patients will be labeled with elevated blood pressure or frank hypertension. These new criteria may complicate treatment recommendations but do encourage patients to monitor their blood pressure periodically and their general medical condition carefully. Because of potential complications, everyone is discouraged from personally changing their treatment regimen without the involvement of their primary care physician or health care team.

For patients with elevated blood pressure alone, lifestyle modifications may be all that is required. Healthy lifestyles are the cornerstone of controlling blood pressure, with or without medications. Using a combination of lifestyle modifications reduces blood pressure more than using only one of them. The guide recommends these lifestyle measures:

- Lose excess weight and maintain a normal BMI.
- Adopt a diet that emphasizes fruits, vegetables, whole grains, and low-fat dairy, and restricts saturated and total fat.
- Increase your daily dietary potassium intake. Sweet and white potatoes, beans, fish, and bananas are examples of good sources.
- Restrict salt in your diet.
- Engage in regular physical activity.
- Consume only moderate amounts of alcohol.
- Have potential sleep disorders evaluated, especially sleep apnea.

Patients with Stage 1 hypertension who have significant cardiovascular disease or other cardiovascular risk factors may also require drug therapy. Almost all patients with Stage 2 hypertension should receive antihypertensive medications.



Category	Systolic (top) Pressure	Diastolic (bottom) Pressure
Normal	<120 mm Hg	and <80 mm Hg
Elevated	120-129 mm Hg	and <80 mm Hg
Stage 1 Hypertension	130-139 mm Hg	or 80-89 mm Hg
Stage 2 Hypertension	140mm Hg or greater	or 90 mm Hg or greater



Frogs in the Kitchen by Andrea Rankin

My daughter is very much into fitness; not just exercise, but also with the food she prepares. Over the years, she has given me many recipe books, but one of my favorites is **Cooking Light: 5-Ingredient and 15-Minute Recipes**. I'd like to share a few of my favorites. Not only are they healthy, but they are easy to assemble.

MEDITERRANEAN CHICKEN AND OLIVES

4 4-oz chicken filets or tenderloins
 1/2 tsp paprika
 1/4 tsp salt
 cooking spray
 1 3/4 C thinly sliced onion
 1/2 C mixed pitted olives, halved
 1/2 C dry white wine

Sprinkle chicken evenly with paprika and salt. Heat a large skillet over medium high heat. Coat pan with cooking spray. Add chicken. Cook about 2 minutes on each side or until done. Transfer to a serving dish; keep warm.

Recoat pan with cooking spray. Add onion. Sauté about 4 - 5 minutes or until tender. Return chicken to the pan. Add olives and wine; cook 3 or 4 minutes until the liquid is reduced by half. Serve with Moroccan Squash.

Servings: 4. Calories: 187. Protein: 24.7g. Fat: 5g. Carb: 6.2g. Sodium: 415mg

MOROCCAN SQUASH

1 (12 oz) package refrigerated steam-in-bag cubed butternut squash
 2 tablespoons orange marmalade
 1 tsp grated peeled fresh ginger (although I have used dried ginger before)
 1/4 tsp ground cumin
 1 T chopped fresh cilantro (optional)

Microwave squash according to package directions. Place squash in a bowl. Add marmalade, ginger, and cumin. Toss gently; sprinkle with cilantro. Serve immediately.

Servings: 4 (1/2 C each). Calories: 55. Fat: 0. Sodium: 9g.

LOUIS DRESSING FOR CRAB, SHRIMP OR SEAFOOD SALADS

7 T canola mayonnaise
 1/2 C bottled chili sauce
 2 T minced green onions
 2 tsp fresh lemon juice
 1/8 tsp ground red pepper

Combine all ingredients, stirring well.

Add to 1 lb. of fresh crab, boiled shrimp or other cooked seafood, chill, and serve in heirloom tomatoes or on beds of salad greens.

Servings: 6. Calories: 138. Fat: 1.3g saturated. Carb: 4.9. Sodium: 324 mg.

CHEESY CHICKEN BAGEL PIZZAS

2 (4 1/2", 2 1/2-oz) plain bagels, sliced in half
 1/2 C lower sodium marinara sauce
 1 C shredded rotisserie chicken breast
 1 C (4 oz) shredded part-skim mozzarella cheese

Preheat broiler.

Place bagel halves, cut sides up, on a baking sheet; broil 2 minutes or until lightly toasted.

Spread 2 tablespoons marinara on cut side of each bagel half. Top each half with 1/4 cup chicken, sprinkle with 1/4 cup cheese. Broil an additional 2 minutes or until cheese melts.

Servings: 4. Calories: 268. Fat: 4g saturated. Protein: 22.1g. Carb: 32.7g. Fiber: 1g. Sodium: 516 mg.



PEOPLE WHO LOVE TO EAT ARE
 ALWAYS THE BEST PEOPLE.

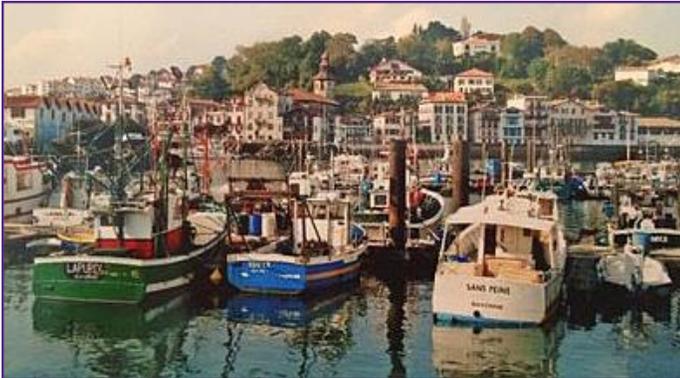


— JULIA CHILD



Live Like A Local: Basque Country by Jane Swanson

Basque Country is an area that I thought existed only in Spain's northwest corner, but our next trip would take us to the northern provinces of Basque Country, which spills over into France. After spending a few days in Paris, we flew with another couple to the classy beach resort of Biarritz, France where we picked up a rental car for the short drive to the smaller resort of Saint Jean de Luz, a place with sandy beaches and a charming harbor.

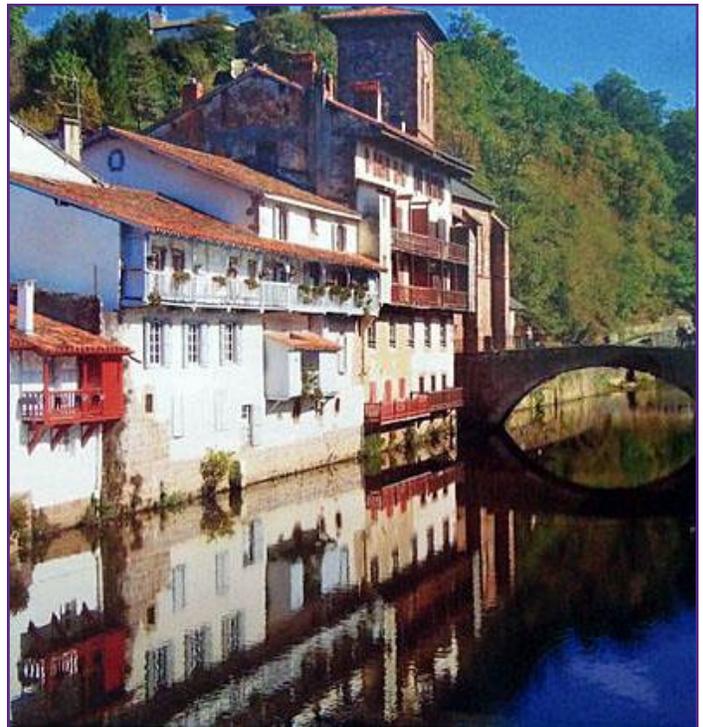


Wanting to live like a local, we rented a two bedroom/2 bath condo on a hillside with views of both the Pyrenees Mountains and the Bay of Biscay. Since we planned on cooking both breakfast and dinner at the condo we shopped at the weekly market where it was easy to become friends with Ander the butcher, but like more and more French people we also found ourselves filling our basket at the local Carrefour, France's answer to our Super Walmart.



The Basque people have their own language, Euskara which many of the locals prefer to speak, and since it is not derived from any other European language, it almost impossible to understand. We even noticed several street signs painted over graffiti style with the Euskara name. The area, famous for its architecture, has large stone houses painted white and displaying a family name under the red tiled roofs. Their homes stay in the family for

generations and the people living there are referred to more often than not by the home's name no matter what their surnames. In 1660 St Jean de Luz was the location of the marriage of King Louis IV to Marie-Therese the daughter of the Spanish King. The beautiful St Jean the Baptist Catholic Church is a must see, but the King had the front door bricked over so no one could walk in his footsteps. Although I am happy to report that you can still enter through the side door.



Day trips took us in several directions. Going back north we visited Biarritz with its wide beaches and ever present championship surfers. We had a drink at the posh Hotel du Palais built as a beach house in 1855 by Napoleon III for his wife Eugenie. We also trekked east into the Pyrenees Mountains and visited the picturesque town of St. Jean Pied de Port which is a starting point for many walking the famous Camino de Santiago. Along the way, we rode the quaint little open air cog wheel train to the top of Mt. la Rhune where there are panoramic views of both France and Spain. I was excited to see so many of the ancient breed of wild Pottok Ponies that graze along the hillside. On drives south into Spain, we chose to meander along the winding coastal roads through fishing villages arriving in San Sebastian, Spain just in time for their famous tapas crawl! Another day found us at the world-famous Guggenheim Museum in Bilbo.

By now, I think you may have gathered that there are endless things to do in this area called Basque Country. So many, in fact, that I have yet to finish crossing it off of my list.





Thank you, Silver Streak Contributors!



Shari Barnes (*Books...The Gateway to Health*) has taught TCU Extended Education's *I Love A Mystery* for several years and has facilitated *Bucket List Books* since the Silver Frogs beginning. Shari has also written for numerous popular and professional magazines. She is happy with a book and a cup of coffee.



Sian Borne (*Newsletter Staff*) is in her 3rd semester as a Silver Frog and is retired from a nursing/Human Resources career. Originally from England, she made her home in Fort Worth back in 1973 and has never lived anywhere else in the US. She has two daughters and 4 (soon to be 5) grandchildren.



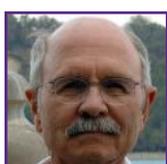
Nancy Box (*Special Interest Groups*) is a charter member of Silver Frogs and serves on the Advisory Board and Curriculum Committee. Being involved in Silver Frogs has been a very rewarding experience. She enjoys reading a good mystery and playing with her two granddaughters.



Linda Eastwick (*Rec Center, Newsletter Staff*) is a former educator and her passions – besides all things grandchild-related – include researching and writing. She embraces the Minimalist movement, but is 37 boxes and two file cabinets away from becoming one.



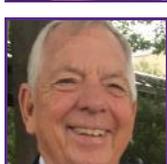
Sharon Harrelson (*Editor*) is a Fort Worth native who has been editing various publications for work and fun since middle school. A Silver Frog since Spring 2016, she also enjoys cooking/baking, gardening, photography and the challenges of keeping up with her twin teenaged sons.



John Nugent (*Blood Pressure*) recently retired after practicing medical oncology in Fort Worth for 35 years. He graduated from Southwestern Medical School, trained in internal medicine at City of Memphis Hospital, Memphis, TN, and completed a fellowship in oncology at the National Cancer Institute in Bethesda, MD.



Nancy B. Ranc (*Gardening*) was a Master Gardener in Lancaster County, Virginia and in Williamson County, Texas. She is now a member of the Arlington Garden Club. Nancy is a retired education administrator and became a member of Silver Frogs in 2017.



Richard Ranc (*Tax Cuts, Newsletter Staff*) is a new Silver Frog who comes to us following a 10-year affiliation with Senior University in Georgetown. His background also includes time as VP of Investments at Wachovia Securities and contributing financial articles to various publications.



Andrea Rankin (*Frogs in the Kitchen*) has been a Silver Frog for 2 1/2 years and this semester she taught the lecture, *Antarctica: You're Never Too Old*. Her passions besides her only granddaughter, Sage, are traveling and cooking themed meals with an international flair.



Ann Shelton (*Newsletter Staff*) is a charter member of Silver Frogs. She retired after many years as an Administrative/ Executive Assistant, and now enjoys being a grandmother, playing tennis and volunteering. She serves as chairperson of the Luncheon Lecture Committee.



Randy Smith (*Advisory Board, 1960s History Read, Photographer*) is the 2017-18 Silver Frogs Advisory Board President, and also an active member, committee member and instructor.



Mike Strange (*Great Topics...*) has been passionate about Silver Frogs since its inception. He has served on the Advisory Board, on multiple committees and taken as many classes as he could. It has been one of the most rewarding experiences he has had.



Jane Swanson (*Live Like a Local*) Jane was at one time was a stewardess for Ft. Worth's other airline, Central. Eleven years as a travel agent and living in Europe for a time instilled a love of travel where she aims to feel like a local instead of a tourist.



Lisa Winter (*Special Events*) has been a Silver Frog since Fall of 2016. She is active on the Advisory Board as Special Events Chairman. Lisa is a TCU neighbor and a Frog Club member.

Thank you to everyone who contributed to this issue via survey! Your stories help the newsletter fulfill its goal of connecting and informing Silver Frogs. We'd also like to welcome new Silver Streak staffers **Sian Borne**, **Marty Hallgren** and **Roland Vogel**.



Dates to Remember:

- February 21** Perot Museum Event
- February 24** TCU Women's Basketball vs. Baylor
- February 26** Session II begins
- March 19** Proposals Due for Fall '18 Courses/Lectures
- April 27** TCU Campus Walking Tour
- May 8** End of Semester Party at Joe T. Garcia's

Let the Newsletter Committee know what you think about Silver Streak! [Click here](#) to send us an email with your feedback and ideas, or — even better — contributions for future issues.



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